

CHECKLIST FOR INCREASING PROFITABILITY & GROWTH



As rates continue to rise, do you have the right checklist for strategically increasing profitable, stable core funding?

- ✔ **Increase profitable, new retail and business customer openings**
DOUBLE new core customer acquisitions, with immediate and sustainable results
New core relationships average from \$300-\$500 in revenue every year with marginal costs of \$30-\$50
- ✔ **Target profitable relationships through omni-channel marketing**
We use both internal and external data to target your best prospective customers based on where they live, work, drive and shop
- ✔ **Increase recurring non-interest income**
As the economic landscape changes, discover ways to position your income statement and balance sheet for success
- ✔ **Outperform your peer group**
By better managing your NIM, increasing ROA & ROE, and reducing COF
- ✔ **Create a consistent, customer-focused culture across all your branches**
Multiple on-site engagements in the first year of our partnership will enhance staff engagement
- ✔ **Retain and grow your team and talent**
Grow your managers and team members, improving performance, accountability and loyalty
- ✔ **Make your offer more compelling and adjust policies to be responsible, yet inclusive**
With nearly 35 years of experience, we can show you how
- ✔ **Leverage the power of your data**
Understand, access, and deploy your data to drive measurable growth and achieve targeted priorities
- ✔ **Find a growth partner that delivers immediate and sustainable results and doesn't work with a term contract**
That's Haberfeld!

IF YOU HAVE ONE OR MORE OF THESE STRATEGIC GOALS FOR 2023, WE SHOULD TALK.